Diana Valle (Presenter)
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Welcome to today's virtual session!
We are so happy you are here!
We will begin promptly at 3:00PM.

The Office of Student Financial Aid

financialaid.utep.edu

studentfinancialaid@utep.edu

Call Us!

915-747-5204

The Office of Scholarships

utep.edu/scholarships

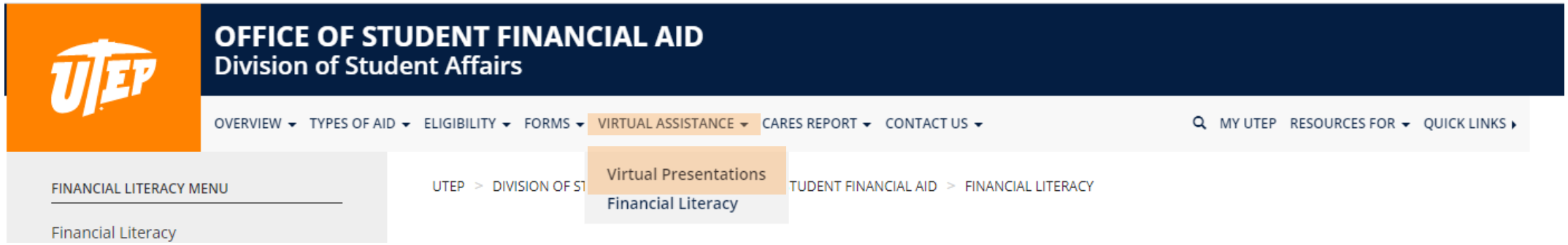
scholar@utep.edu

SESSION GUIDELINES

- Please remain on mute until Open Forum

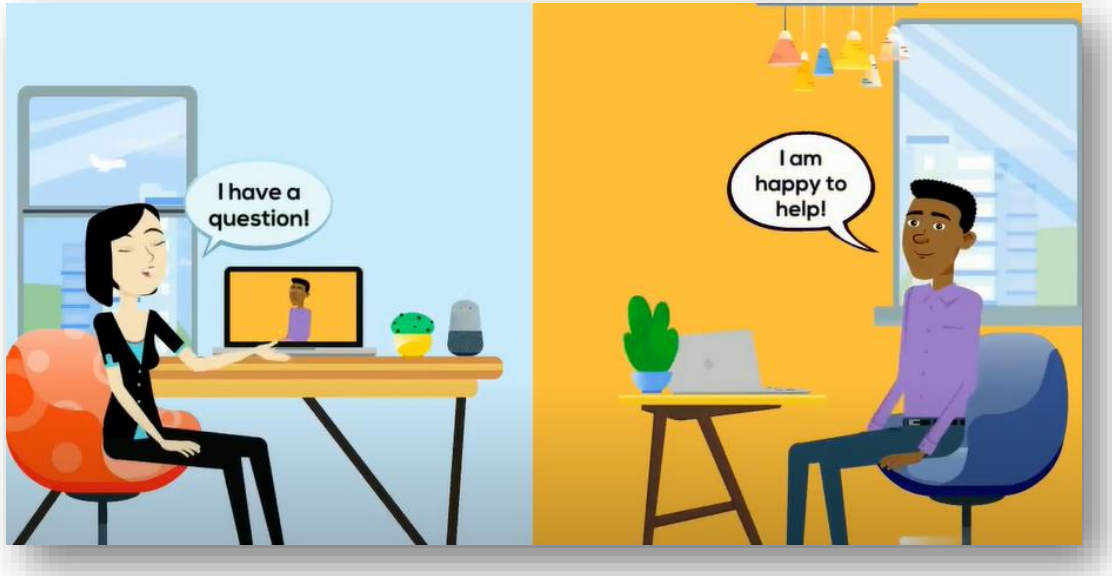
- Please submit your questions to the chat box
  - Do **NOT** post sensitive information
  - For example, your UTEP ID, SSN, Visa numbers, etc.

- No need take screenshots! – Our Virtual Presentations are available on our website! Visit financialaid.utep.edu



Financial Aid

Frequently Asked Questions (FAQ's)



Office of Student Financial Aid

Free Application for Federal Student Aid (FAFSA)

FAQ's

I probably don't qualify for aid. Should I apply anyway?

Yes! Many families mistakenly think they don't qualify for aid and prevent themselves from receiving financial aid by failing to apply for it.

In addition, there are a few sources of aid such as unsubsidized and PLUS loans that are available regardless of need.

The FAFSA form is free. There is no good excuse for not applying.

Am I eligible to receive financial aid?

To be eligible to receive federal student aid, you must:

- Be a citizen or eligible noncitizen of the United States.
- Have a valid Social Security Number.
- Have a high school diploma or a General Education Development (GED) certificate, or have completed homeschooling.
- Be enrolled in an eligible program as a regular student seeking a degree or certificate.
- Maintain satisfactory academic progress.
- Not be in default on a federal student loan.
- Register (or already be registered) with the Selective Service System, if you are a male and not currently on active duty in the U.S. Armed Forces.
- Not have a conviction for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (such as grants, work-study, or loans).

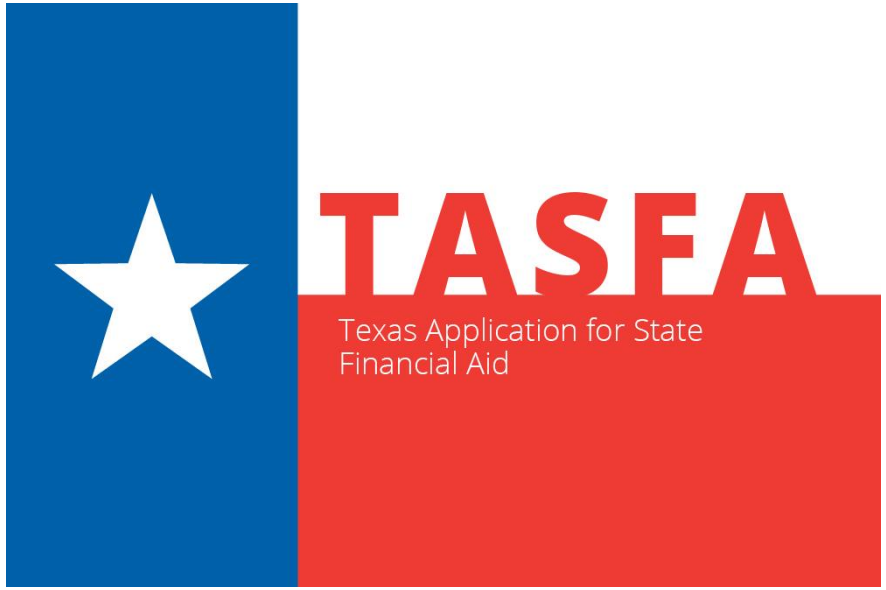
Many types of federal student aid, such as the Federal Pell Grant or subsidized loans also require you to demonstrate financial need.

I’m not a U.S. citizen and I’m not an eligible noncitizen, can I apply for any other type of financial aid?

Students that are classified as a Texas Resident who cannot apply for federal financial aid using the Free Application for Federal Student Aid (FAFSA) are encouraged to complete the TASFA (Texas Application for State Financial Aid .

The Texas state priority deadline is January 15th.
It is recommended that applicants complete and submit this application and any other required documentation to the Office of Student Financial Aid prior to the state priority deadline date.

https://www.utep.edu/student-affairs/financialaid/forms/TASFA%202020-21.pdf

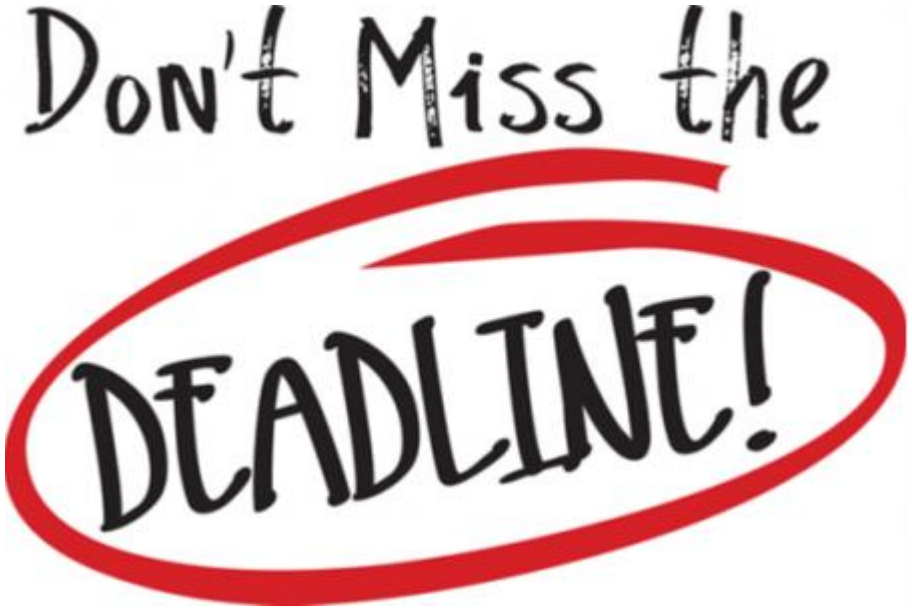


What are the deadlines for filling out the FAFSA form?

2020–21 award year: October 1, 2019 - June 30, 2021.

2021–22 award year: October 1, 2020 - June 30, 2022.

State Priority Deadline: January 15th



Do I have to reapply for financial aid every year?

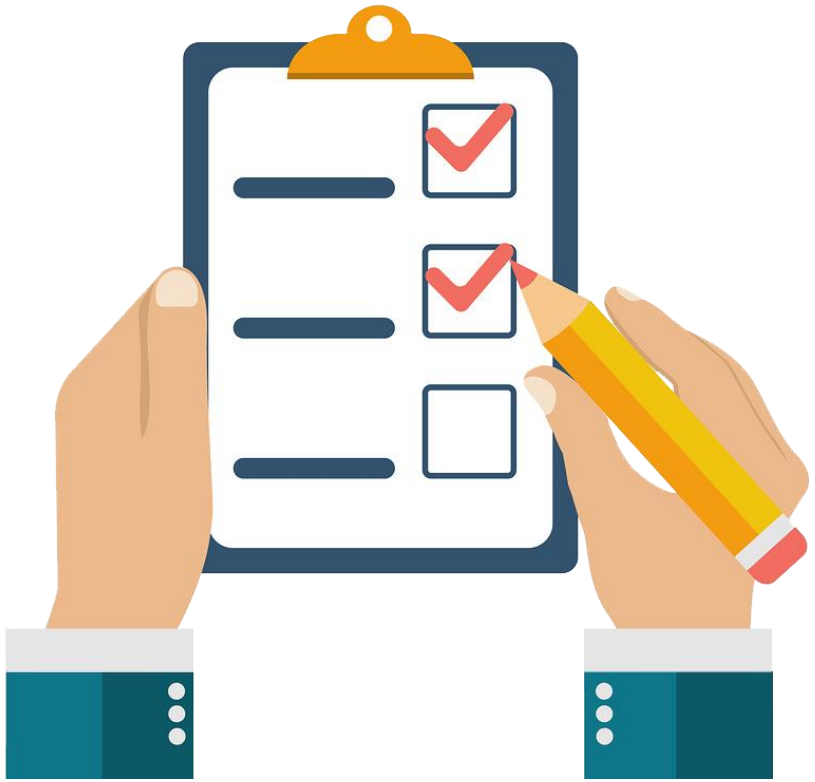
Yes! The FAFSA is completed once for every academic year.
The academic year includes the fall, spring, and summer semesters.

Example: 2020-2021 FAFSA – Fall 2020, Spring 2021, Summer 2021

Do I need to be admitted before I can apply for financial aid?

No! You can apply for financial aid any time after October 1st. To actually *receive* funds, however, you must be admitted and enrolled at the university.

What will I need to fill out the FAFSA?



To complete the FAFSA, you will need:

- Your Social Security Number
- Your Alien Registration Number (if you are not a U.S. citizen)
- Your federal income tax returns, W-2s, and other records of money earned. (Note: You may be able to transfer your federal tax return information into your FAFSA using the IRS Data Retrieval Tool.)
- Bank statements and records of investments (if applicable)
- Records of untaxed income (if applicable)
- An FSA ID to sign electronically.

If you are a dependent student, then you will also need most of the above information for your parent(s).

What is an FSA ID, and will I need it to complete the FAFSA?

The FSA ID allows students and parents to identify themselves electronically to access Federal Student Aid websites.

An FSA ID is made up of a username and password and can be used to log into the online FAFSA.

While you aren't required to have an FSA ID to complete and submit a FAFSA form, it's the fastest way to sign your application and have it processed.

Parents: If you previously created an FSA ID when you were a student or if you created one for your other children, you don't need to create another one. You can only have one FSA ID linked to your Social Security number.

My parents are divorced and I live with both of them throughout the year, who do I add as a parent?

Parents' Marital Status:	Provide Information for:
Never Married	The parent that you lived with most during the last 12 months. If you did not live with one parent more than the other, provide information about the parent who provided more financial support during the last 12 months.
Unmarried and both legal parents living together	Both of your legal parents
Married	Both of your parents
Remarried (after being widowed or divorced)	Parent and Stepparent
Divorced or Separated	The parent that you lived with most during the last 12 months. If you did not live with one parent more than the other, provide information about the parent who provided more financial support during the last 12 months.
Widowed	The surviving parent

My parents live in Mexico and I live here with my grandparent, do I put my grandparent on my FAFSA?

"Parent" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent (determined by court).

The following people are **not** your parents unless they have legally adopted you:

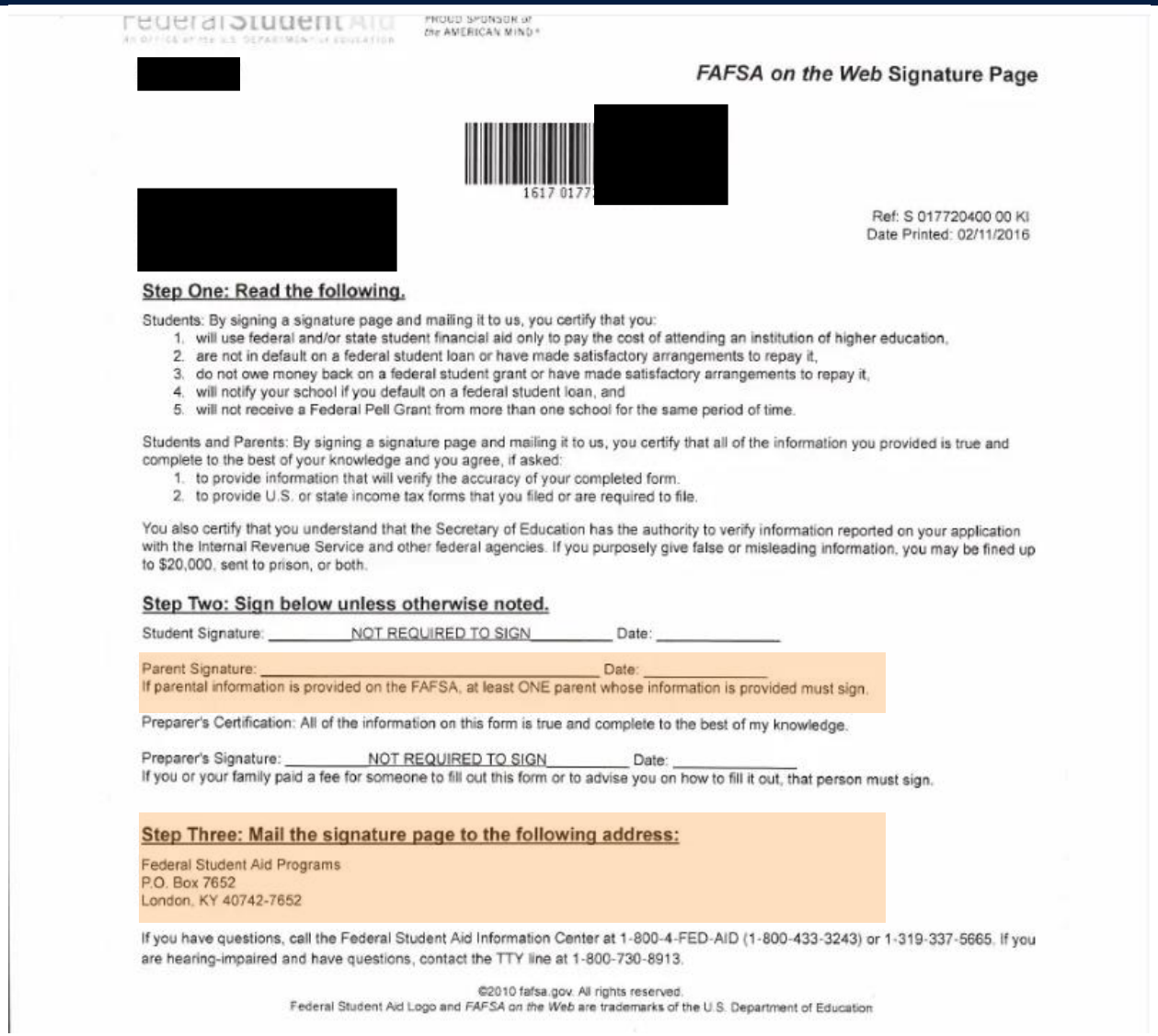
- Widowed Stepparent
- Grandparents
- Foster Parents
- Legal Guardians
- Older Brothers or Sisters
- Aunts or Uncles

My parents do not have a SSN, can I complete the FAFSA?

If your parent does not have an SSN, enter all zeros (e.g., 000000000).

Note: Don’t enter an Individual Taxpayer Identification Number (ITIN) in the “Social Security number” field. ITIN is a tax processing number that is available to certain nonresidents and resident aliens with foreign status or undocumented immigrants.

My parents do not have a SSN, how will they sign the FAFSA?



[redacted]

***FAFSA on the Web* Signature Page**

[redacted]

Ref: S 017720400 00 KI
Date Printed: 02/11/2016

Step One: Read the following.

Students: By signing a signature page and mailing it to us, you certify that you:

1. will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
2. are not in default on a federal student loan or have made satisfactory arrangements to repay it,
3. do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
4. will notify your school if you default on a federal student loan, and
5. will not receive a Federal Pell Grant from more than one school for the same period of time.

Students and Parents: By signing a signature page and mailing it to us, you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked:

1. to provide information that will verify the accuracy of your completed form.
2. to provide U.S. or state income tax forms that you filed or are required to file.

You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies. If you purposely give false or misleading information, you may be fined up to $20,000, sent to prison, or both.

Step Two: Sign below unless otherwise noted.

Student Signature: _____NOT REQUIRED TO SIGN_____ Date: _____

Parent Signature: _____ Date: _____
If parental information is provided on the FAFSA, at least ONE parent whose information is provided must sign.

Preparer's Certification: All of the information on this form is true and complete to the best of my knowledge.

Preparer's Signature: _____NOT REQUIRED TO SIGN_____ Date: _____
If you or your family paid a fee for someone to fill out this form or to advise you on how to fill it out, that person must sign.

Step Three: Mail the signature page to the following address:

Federal Student Aid Programs
P.O. Box 7652
London, KY 40742-7652

If you have questions, call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) or 1-319-337-5665. If you are hearing-impaired and have questions, contact the TTY line at 1-800-730-8913.

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The signature page is a document that is generated by FAFSA.gov. It includes your student ID, name, address, the type of application you completed, and a randomly generated identification number.

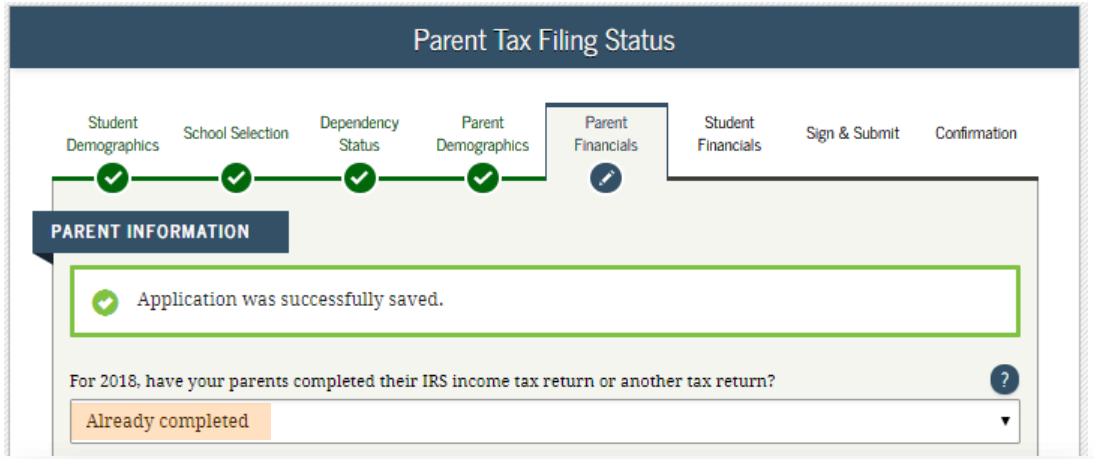
If your parent does not have a Social Security Number, you may print, sign, and mail a signature page.

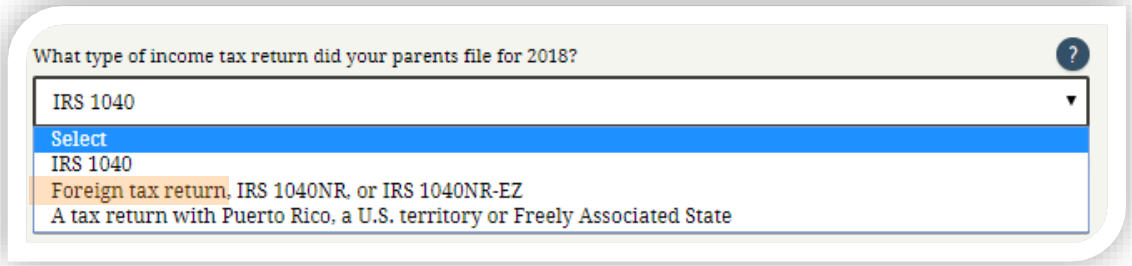
My parents work in Mexico, do I need to include their income information?

Parents must report their earned income even if they earned income from a different country. The Mexico tax form used to report income is called the Hacienda. If your parent does not file an Hacienda, any income earned must still be reported.

Students are required to convert the currency to dollars before entering them on the FAFSA.

https://www.xe.com/currencytables/





I support myself, do I still need my parent's information?

Are you:

- Working on a master's or doctorate degree?
- Married (or separated but not divorced)?
- At least 24 years old?
- A veteran of the United States Armed Forces?
- Currently on active duty in the Armed Forces for other than training purposes?
- At any time since you turned 13, both your parents were deceased, your were in foster care, or were a ward of the court?
- An emancipated child as determined by a court judge
- Homeless or at risk of homelessness as determined by the director of a HUD approved homeless shelter, transitional program, or high school liaison
- Do you have a child or children, or other legal dependents, who receive more than half their financial support from you?

If you do not meet any of those criteria, you are required to report parental information on your FAFSA, meaning you are classified as a ***dependent*** *student.*

What is Selective Service and why should I register?

Registration is a way our government keeps a list of names of men from which to draw in case of a national emergency requiring rapid expansion of our Armed Forces. By registering all young men, Selective Service ensures that a future draft will be fair and equitable.

NOTE: Registering with Selective Service does not mean you are joining the military.

Most male citizens and male immigrants must register with the SSS to receive federal student aid.

This requirement applies to any person assigned the sex of male at birth. For more information visit www.sss.gov.

Who Must Register Chart: https://www.sss.gov/wp-content/uploads/2020/02/WhoMustRegisterChart.pdf

Office of Student Financial Aid

FAQ’s

What is Satisfactory Academic Progress (SAP)?

SAP refers to Academic Requirements that students must meet by the end of every academic year in order to continue to be eligible for financial aid.

Students who meet all requirements continue to be eligible for aid; students who don't meet requirements are no longer eligible (appeals are available to students with extenuating circumstances).

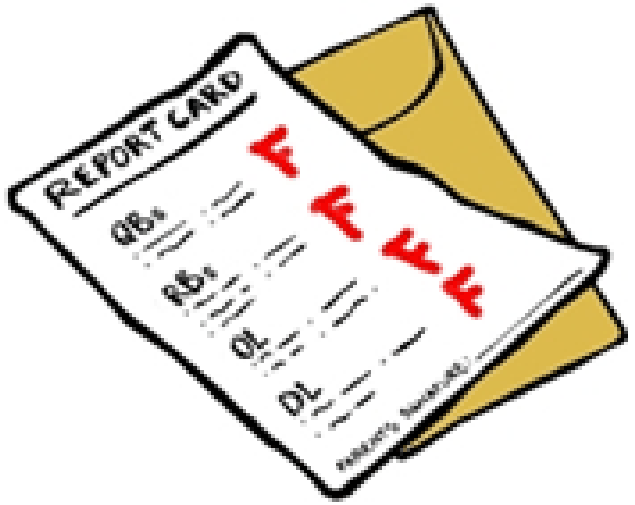
Visit the *June 12, 2020 – Satisfactory Academic Progress (SAP)* presentation in the OSFA website for more information:

https://www.utep.edu/student-affairs/financialaid/Virtual%20Assistance/virtual-presentations.html

I failed a class. Will I lose my financial aid?

Not necessarily – You must meet the Satisfactory Academic Progress (SAP) requirements to continue to be eligible for financial aid.

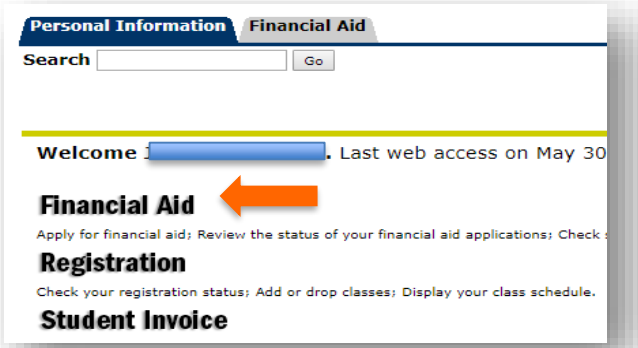
Official review for financial aid termination occurs **once a year after spring grades have posted**. Therefore, you must be sure to be meeting the SAP requirements by the end of spring to avoid termination.

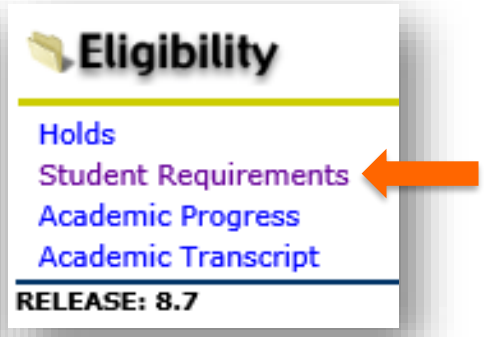


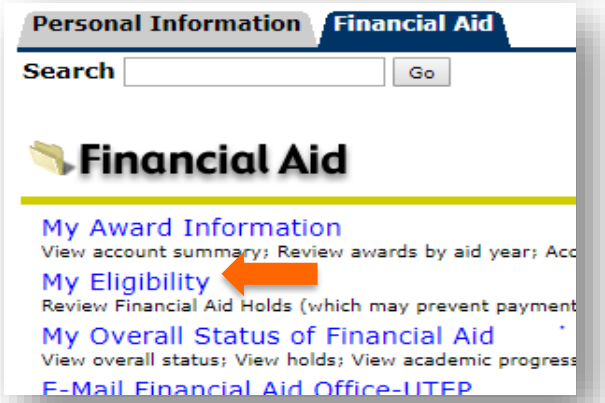
How do I check my Financial Aid Status?

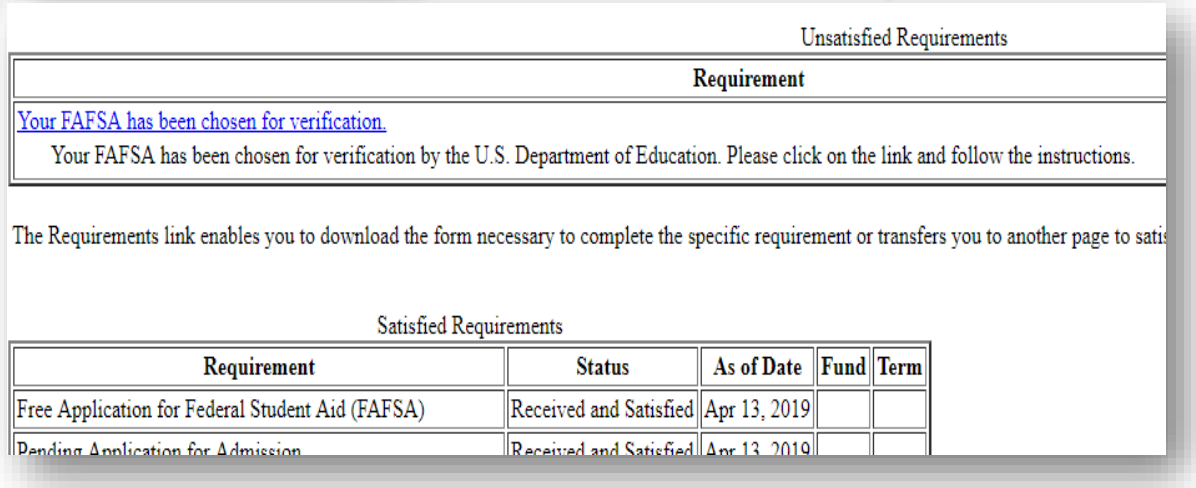
Financial aid status can be checked online on goldmine.utep.edu.
This tool will allow you to view items that may be needed before financial aid being offered.

1. Log into Goldmine.utep.edu
2. Click ‘Financial Aid’
3. Click ‘My Eligibility’
4. Click ‘Student Requirements’





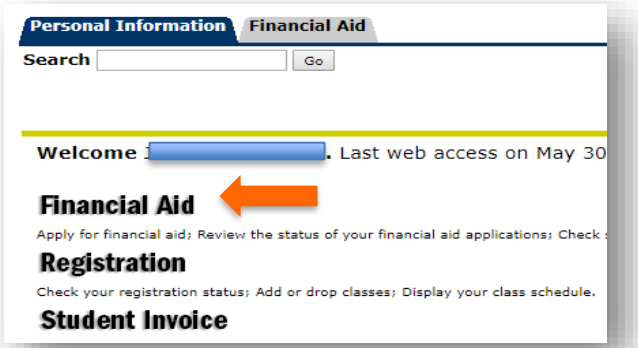


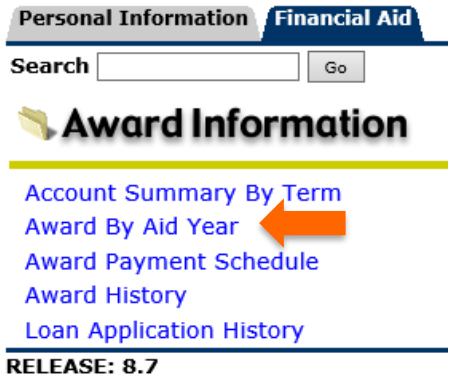


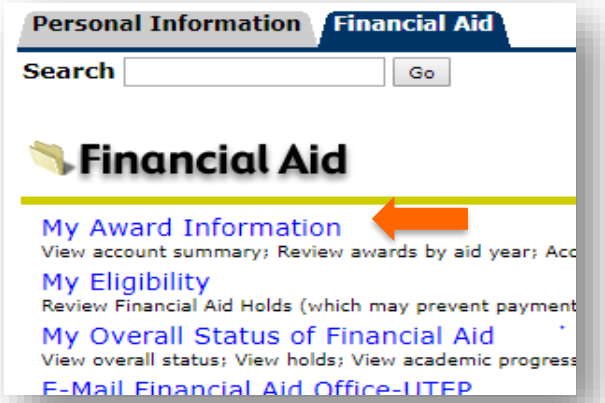
How do I accept my financial aid?

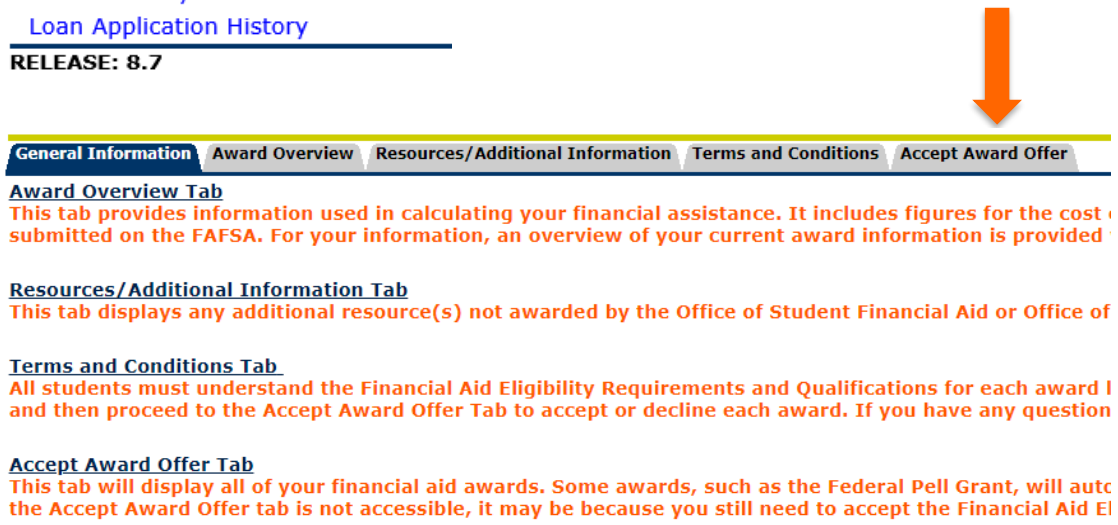
Most grants are automatically accepted.
You'll need to follow these steps if you want to accept your student loans.

1. Log into Goldmine.utep.edu
2. Click 'Financial Aid'
3. Click 'My Award Information'
4. Click 'Award by Aid Year'
   - Select '2020-21'
5. Click 'Accept Award Offer' tab









Do I have to accept all my loans?

No – You have the option to accept partial, full amounts, or you may decline the loans.

In Goldmine, you can specify partial amounts you'd like to accept.

*Specific amounts entered are for the entire academic year and not **per** semester. Example, if you accept $1,200, the student will receive $600 for fall and $600 for spring.*

Award Decision

Fund	Status	Term	Amount	Accept Award	Accept Partial Amount
Federal Pell Grant	Accepted	Fall 2019	$3,098.00		
	Accepted	Spring 2020	$3,097.00		
		Fund Total:	$6,195.00		
Paydirt Promise Grant	Accepted	Fall 2019	$883.00		
	Accepted	Spring 2020	$882.00		
		Fund Total:	$1,765.00		
Federal Direct Subsidized Loan	Offered	Fall 2019	$2,250.00		
	Offered	Spring 2020	$2,250.00		
		Fund Total:	$4,500.00	Accept	1200
Federal Direct Unsubsidized Ln	Offered	Fall 2019	$1,000.00		
	Offered	Spring 2020	$1,000.00		
		Fund Total:	$2,000.00	Select Decision	

I want more/less loans, but I can't change it in Goldmine. What should I do?

After you accept your loans on Goldmine, you are no longer able to make changes to your loans online.

You must email the Office of Student Financial Aid and inform the office of the adjustments you wish to make to your loan(s).

In the email include:

- Student ID
- Semester and Academic Year for the loan
- Type of loan (subsidized and/or unsubsidized)
- Amount you'd like to receive.

A financial aid advisor will then make the requested changes.

I accepted my loans, what's next?

If you are a first time student loan borrower at UTEP, you will need to complete:

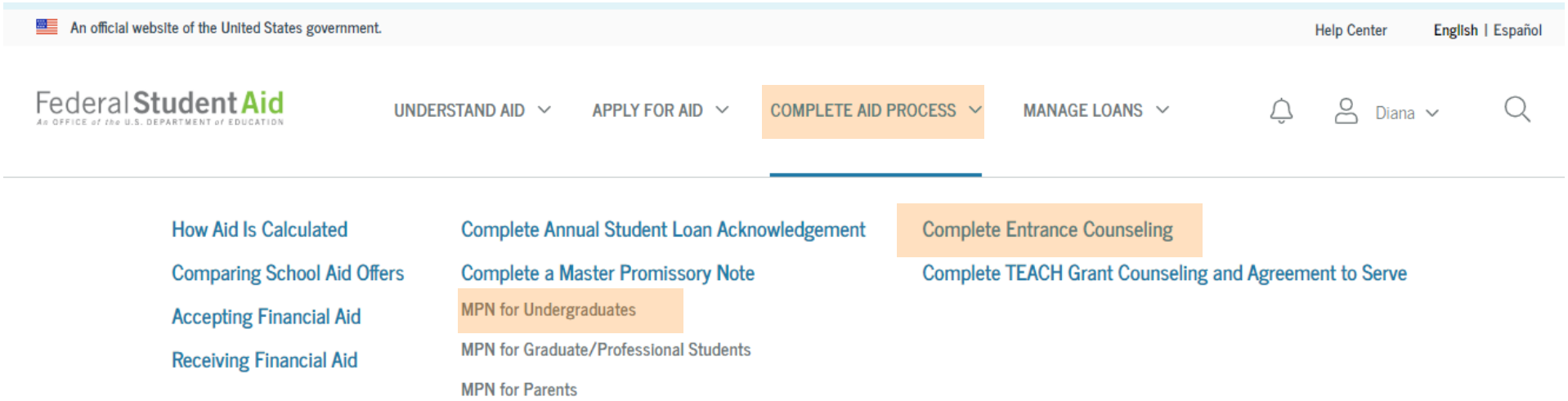
- Entrance Counseling, and
- Master Promissory Note

Entrance Counseling

- Go to studentaid.gov
- Log in using your FAFSA application information – FSA ID and password
- Under the "Complete Aid Process" tab, click on "Complete Loan Counseling"

Master Promissory Note

- In the studentaid.gov website, under the "Complete Aid Process" tab, click on "MPN for Undergraduates"



If I can't get financial aid, can I still get a loan?

Student loans are considered part of the financial aid programs.

Students that are not eligible for the Federal Pell Grant, *may* be eligible for student loans.

Reminder: A student must be enrolled at least half-time (6 credit hours) to be eligible to receive a student loan disbursement.

Students can view their financial aid award package in the Goldmine student portal.

Do I have to start paying back the student loan right away?

Student loan repayment begins 6 months (grace period) **after** you:

- Graduate,
- Drop below half-time, or
- Completely withdraw

I was awarded financial aid, when will my financial aid be applied?

If you meet Satisfactory Academic Progress (SAP) and have accepted your awards, Financial Aid will be applied to your student account approximately 10 days before classes begin.

If Financial Aid is not enough to cover your tuition, you need to make arrangements with Student Business Services (SBS) to sign-up for a payment plan or pay the difference.

If your Financial Aid amount is more than the amount that you owe for tuition, you will receive the leftover aid (we call it a "refund") through direct deposit or by check. Student Business Services usually sends refunds the first week of class.

Does the financial aid money cover the whole tuition of the classes?

Depends – Financial aid consists of funds from the federal and state governments, institution or other outside agencies provided to students and their families to help pay for college educational expenses.

Federal Pell Grant alone is not sufficient to pay for full tuition and fees.

I'm not enrolled full-time. Will I get less money?

A student's financial aid will only pay for classes listed on their degree plan.

A student who is unable to enroll full-time can view their award description under "Types of Aid" in the Office of Student Financial Aid website to determine if a specific financial aid award type is adjusted based on enrollment.

https://www.utep.edu/student-affairs/financialaid/types-of-aid/index.html

Why am I getting less money?

A. A student who is not enrolled full-time *may* get a reduced amount of financial aid.

B. A loan may have been accepted for the semester, instead of the year.
For example, a student who wants to borrow $500/semester should accept $1000 total. If only $500 is accepted, the student will receive $250 for fall and $250 for spring.

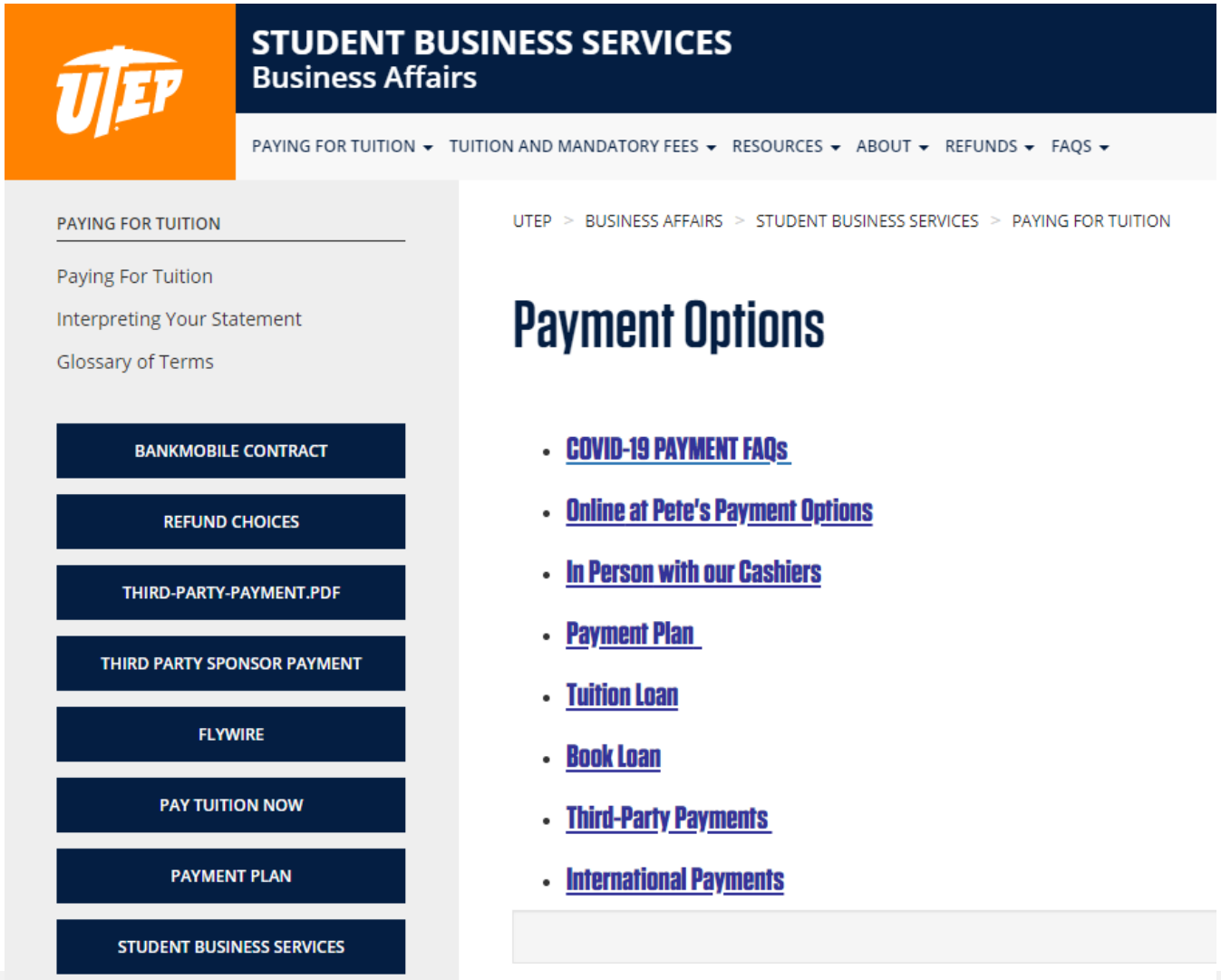
C. A student whose FAFSA information changed from the previous years, may see a decrease in their financial aid.

D. The rules for a financial aid award may have changed and the amount of the award was decreased.

I submitted my FAFSA late and I don't have money to pay, what do I do?

Visit the Student Business Services (SBS) website to review payment options while the Office of Student Financial Aid (OSFA) reviews your FAFSA for financial aid eligibility.

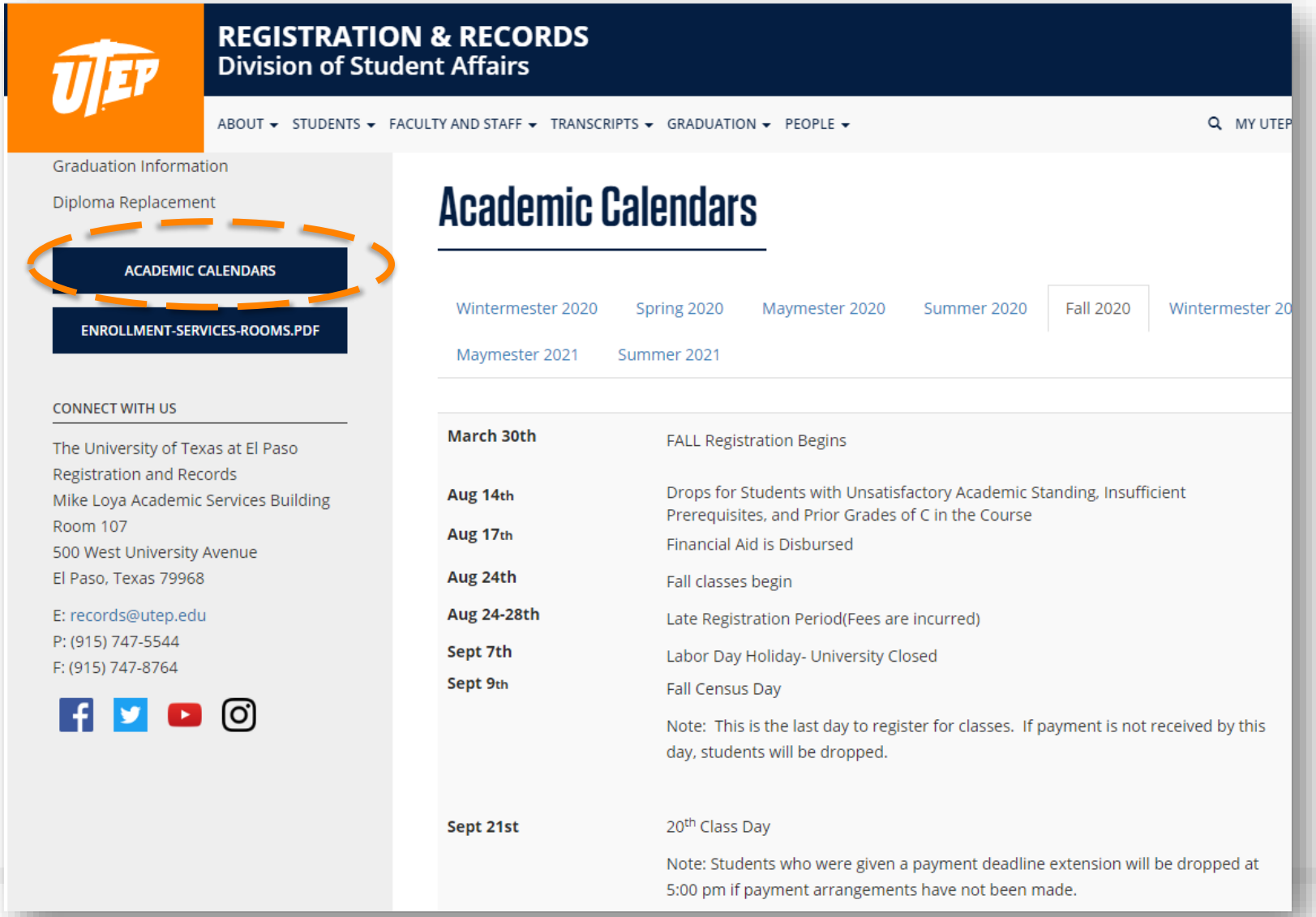
https://www.utep.edu/vpba/student-business-services/paying-for-tuition/index.html



How do I know when is the last date to pay?

Visit the Registration and Records Offie website for important dates including payment deadline dates!

https://www.utep.edu/student-affairs/registrar/



How does a the Payment Plan work?

Pete's Payment Options Payment Plan

- Pay the first 20% of total tuition and fees, meal plan, parking permit, housing and health insurance for the term;
- Remaining balance is divided into 4 equal payments due by 5:00 p.m. (MST) or according to the due dates for the respective term.

TOTAL CHARGES			PAYMENT PLAN		
Tuition and Fees	$ 100.00		20% Down Payment	Due upon enrollment	$ 100.00
Meal Plan	$ 100.00		Installment 2	Due on 02/17/20	$ 100.00
Parking Permit	$ 100.00		Installment 3	Due on 03/16/20	$ 100.00
Housing	$ 100.00		Installment 4	Due on 04/15/20	$ 100.00
Health Insurance	$ 100.00		Installment 5	Due on 05/15/20	$ 100.00
Total Charges	**$ 500.00**				**$ 500.00**
			Set Up Fee*	**Due upon enrollment**	**$ 25.00**

To view more information, visit the SBS webpage directly at:

https://www.utep.edu/vpba/student-business-services/paying-for-tuition/Payment-Plan.pdf

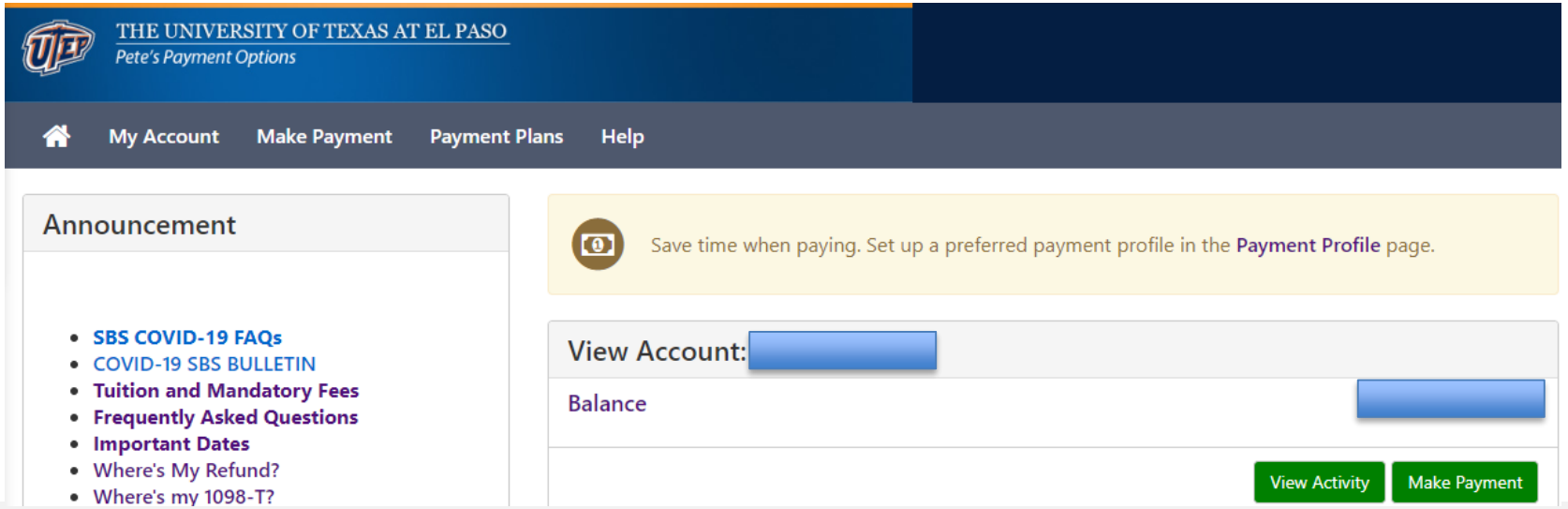
To log-in to Pete's Payment Options portal, visit:
https://secure.touchnet.net/C21711_tsa/web/login.jsp

I had to enroll in a payment plan because my FAFSA review is not yet complete, what happens now?

Once your FAFSA review is complete (all outstanding documents are submitted, verification is complete, etc.) and if you are eligible for financial aid, your financial aid will be automatically applied to your account and will cover any outstanding account balance, including your payment plan balance.

If financial aid is not enough to cover your outstanding balance, you will need to continue making the remaining payments in your payment plan or pay the difference.

If your financial aid amount is more than your outstanding balance, you will receive a refund through direct deposit or by check.



I heard I can work on campus and get paid, how does that work?

Federal Work-Study (FWS):

Need-based employment that provides part-time employment opportunities on- and off-campus to earn money for educational expenses.

Students receive a paycheck for work completed.

For more information visit: https://www.utep.edu/student-affairs/financialaid/types-of-aid/federal-work-study.html

Email the Office of Student Financial Aid at studentfinancialaid@utep.edu to request the 2020-21 Federal Work Study Application.

To view open positions visit Jobmine: https://www.utep.edu/student-affairs/careers/

I didn't get enough grants, where can I find more information about scholarships?

Visit the Office of Scholarships website:
utep.edu/scholarships

- External Scholarship Bulletin
- International Student Scholarships
- Essay Writing Tips & More!

National Scholarship Search Engines:

- fastweb.com
- finaid.org
- hsf.net
- studentscholarshipsearch.com
- collegegreenlight.com

Departmental Scholarships

Each college and various departments have grants and scholarships available

- Study Abroad
- Honors Program
- College of Education
- College of Health Sciences
- Music scholarships
- Art scholarships

Contact your college/department and apply with them directly

I received an external scholarship, how do I send it to UTEP?

You may drop or mail the check to:

Institutional Advancement
500 W. University, Kelly Hall Building 6th Fl.
El Paso, TX, 79968,

I want to drop one of my classes, will my financial aid be affected?

Depends on **when** you drop the class.

Visit the *June 19, 2020 – Drops, Withdrawals, and Financial Aid* presentation in the OSFA website for more information:

https://www.utep.edu/student-affairs/financialaid/_Files/docs/6.19.2020---Drops,-Withdrawals,-and-Financial-Aid.pdf

Have more questions?

Contact us!

The Office of Student Financial Aid is available to help answer your questions.

Call Us: 915-747-5204

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